# ANNUAL REVIEW CHECKLIST

Operational Maintenance Protocol

February 2026

Audit Office

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## OVERVIEW

ANNUAL REVIEW CHECKLIST Operational Maintenance Protocol for Estate Documentation AUD-11 v1.0 | February 2026 Audit Office, Standard Index Group

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PURPOSE Estate documentation systems decay predictably without systematic maintenance. Annual review prevents:

- Credential drift (passwords changed, locations moved, not updated)
- Registry staleness (accounts closed, properties sold, not removed)
- Access path failures (DPs inaccessible, keys lost, combinations forgotten)
- Privacy leaks (outdated redactions, expired access grants)
- Single-point-of-failure accumulation (redundancy lost over time)

This checklist operationalizes maintenance discipline. Use annually or when trigger events occur.

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WHEN TO USE SCHEDULED REVIEW (Annual):

- Fixed date each year (recommended: January)
- Allocate 4-6 hours for comprehensive review
- Executor + Principal both participate

TRIGGER EVENT REVIEW (Immediate):

- Address change (residence, office)
- Jurisdiction change (tax domicile, residency)
- Account changes (new accounts opened, accounts closed)
- Family changes (marriage, divorce, birth, death of beneficiary)
- Advisor changes (new solicitor, accountant, wealth manager)
- Technology changes (new phone, password manager migration)
- Post-incident (after any access failure or near-miss)
- Post-drill (after 72-Hour Continuity Drill - AUD-10)

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INPUTS REQUIRED BEFORE STARTING REVIEW:

- [ ] All P-Series instruments (P-01 through P-10)
- [ ] All R-Series registries (R-01 through R-04)
- [ ] S-Series security documents (if applicable)
- [ ] Previous year's review completion record
- [ ] Most recent AUD-10 drill results (if conducted)
- [ ] Access to all Designated Places (DP-01 through DP-XX)

PARTICIPANTS:

- Principal (required)
- Executor/Successor (required - tests access)
- Advisor/Solicitor (optional - for complex reviews)

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OUTPUTS PRODUCED AT COMPLETION:

- [ ] Updated P-Series instruments (changes incorporated)
- [ ] Updated R-Series registries (current state confirmed)
- [ ] Updated DP-04 access credentials (if changed)
- [ ] Change log entry (R-01 or separate log)
- [ ] Next review date scheduled (calendar entry)
- [ ] Action items list (gaps identified, remediation planned)
- [ ] Review completion certificate (dated, signed)

RETENTION:

- Review completion records: Permanent (proves maintenance)
- Prior year P/R versions: Archive 7 years (audit trail)

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## COMPREHENSIVE CHECKLIST

SECTION 1: IDENTITY & ACCESS CONTINUITY [BOX] 1.1 Principal identification current? (Passport not expired, name unchanged, photo recent) Status: PASS / FAIL / N/A Notes: _____ [BOX] 1.2 Executor/Successor contactable? (Phone, email, address confirmed current within 30 days) Status: PASS / FAIL Notes: _____ [BOX] 1.3 Executor has access to P-10 (Succession Plan)? (Location known, can physically retrieve) Status: PASS / FAIL Notes: _____ [BOX] 1.4 Authority documents current? (Powers of Attorney not expired, revoked, superseded) Status: PASS / FAIL / N/A Notes: _____

SECTION 2: DESIGNATED PLACE VALIDITY [BOX] 2.1 All DPs physically accessible? (Safe not moved, bank box not closed, solicitor still operating) Status: PASS / FAIL Notes: _____ [BOX] 2.2 DP access credentials current? (Safe combination unchanged OR executor has new combination) Status: PASS / FAIL Notes: _____ [BOX] 2.3 DP redundancy maintained? (Each critical document has backup in different DP) Status: PASS / FAIL Notes: _____ [BOX] 2.4 DP-01 (Password Manager) accessible? (Master password works, emergency kit located) Status: PASS / FAIL Notes: _____ [BOX] 2.5 Executor tested access to each DP? (Not assumed - executor actually opened safe/accessed box) Status: PASS / FAIL Notes: _____

SECTION 3: REGISTRY HYGIENE (R-SERIES) [BOX] 3.1 R-01 (Master Registry) complete? (All instruments listed, no orphaned documents) Status: PASS / FAIL Notes: _____ [BOX] 3.2 Duplicates identified and removed? (Superseded versions archived or destroyed) Status: PASS / FAIL Notes: _____ [BOX] 3.3 Unknown ownership items resolved? (All entries have clear owner, purpose, retention rule) Status: PASS / FAIL / N/A Notes: _____ [BOX] 3.4 Cross-references accurate? (P-02 references to DP-01, P-09 to property deeds, etc.) Status: PASS / FAIL Notes: _____

SECTION 4: RENEWAL & EXPIRY SWEEP [BOX] 4.1 R-02 (Renewal Registry) reviewed? (All upcoming renewals identified, dates confirmed) Status: PASS / FAIL / N/A Notes: _____ [BOX] 4.2 Insurance policies current? (Not expired, coverage adequate, beneficiaries correct) Status: PASS / FAIL / N/A Notes: _____ [BOX] 4.3 Domain names renewed? (Expiry dates checked, auto-renewal confirmed) Status: PASS / FAIL / N/A Notes: _____ [BOX] 4.4 Subscriptions/memberships current? (Password manager, cloud storage, professional memberships) Status: PASS / FAIL / N/A Notes: _____

SECTION 5: PRIVACY POSTURE AUDIT [BOX] 5.1 Redaction protocols followed? (PP-01 compliance: no full account numbers in P-Series) Status: PASS / FAIL Notes: _____ [BOX] 5.2 Bureau/assistant access current? (Active helpers documented, expired access revoked) Status: PASS / FAIL / N/A

Notes: _____ [BOX] 5.3 Shared documents inventory current? (Who has what, for what purpose, expiry date) Status: PASS / FAIL / N/A Notes: _____ [BOX] 5.4 GDPR/privacy compliance maintained? (Data minimization, retention limits, purpose limitation) Status: PASS / FAIL / N/A Notes: _____

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SECTION 6: CROSS-BORDER RISK SNAPSHOT [BOX] 6.1 Residence unchanged OR updated? (Tax domicile, legal residence documented if changed) Status: PASS / FAIL Notes: _____ [BOX] 6.2 Jurisdiction-specific documents current? (If cross-border: P-07 variants per jurisdiction updated) Status: PASS / FAIL / N/A Notes: _____ [BOX] 6.3 Cross-border transfer mechanisms valid? (SCCs current, adequacy decisions unchanged) Status: PASS / FAIL / N/A Notes: _____

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SECTION 7: EVIDENCE PACKET INTEGRITY [BOX] 7.1 Physical documents legible? (No fading, yellowing, brittleness, water damage) Status: PASS / FAIL Notes: _____ [BOX] 7.2 Binding intact? (Binder rings not broken, pages not torn, tabs readable) Status: PASS / FAIL Notes: _____ [BOX] 7.3 Digital backups current? (PDF/A archives created within last 12 months) Status: PASS / FAIL / N/A Notes: _____ [BOX] 7.4 Backup redundancy confirmed? (3-2-1 rule: 3 copies, 2 media types, 1 offsite) Status: PASS / FAIL / N/A Notes: _____

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SECTION 8: SINGLE-POINT-OF-FAILURE IDENTIFICATION [BOX] 8.1 Identify top 3 single points of failure:

1. _____

Mitigation planned: _____

2. _____

Mitigation planned: _____

3. _____

Mitigation planned: _____ [BOX] 8.2 Circular dependencies eliminated? (No DP access method stored in that same DP) Status: PASS / FAIL Notes: _____

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REVIEW COMPLETION SUMMARY Date completed: _____ Conducted by: Principal + Executor (both sign) Principal signature: _____ Date: _____ Executor signature: _____ Date: _____ PASS/FAIL items:

- Total items checked: _____
- PASS: _____
- FAIL: _____
- N/A: _____

Action items identified: _____ (attach list) Next review scheduled: _____

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## MINIMUM VIABLE ANNUAL REVIEW

IF YOU ONLY DO 5 THINGS For reluctant users or time-constrained reviews, prioritize these:

1. TEST EXECUTOR ACCESS TO ALL DPs

WHY: Most common failure mode is executor cannot access safe/box. ACTION:

- Executor attempts to open DP-02 (home safe) using documented combination
- Executor retrieves password manager emergency kit from DP-02
- Executor confirms bank deposit box key works (DP-03)

TIME: 30 minutes EFFORT: Low IMPACT: Critical

2. UPDATE P-02 (ACCOUNTS) FOR CHANGES

WHY: Accounts change more frequently than other instruments. ACTION:

- Add any new accounts opened in past year
- Mark closed accounts as "CLOSED [date]"
- Verify DP-01 (password manager) has credentials for all current accounts

TIME: 45 minutes EFFORT: Medium IMPACT: High

3. CONFIRM INSURANCE POLICIES CURRENT

WHY: Expired insurance = unprotected assets. ACTION:

- Review R-02 (Renewal Registry) for insurance expiry dates
- Confirm auto-renewal active OR manually renew
- Update beneficiary designations if family changes occurred

TIME: 20 minutes EFFORT: Low IMPACT: High (financial risk mitigation)

4. VERIFY EXECUTOR CONTACT INFO CURRENT

WHY: Executor moves, changes phone/email -> becomes unreachable. ACTION:

- Call/email executor to confirm contact details current
- Update P-10 (Succession Plan) if changed
- Provide executor with sealed envelope update if DP access changed

TIME: 15 minutes EFFORT: Low IMPACT: Critical

5. CHECK FOR SINGLE POINTS OF FAILURE

WHY: Systems accumulate SPOFs over time without active monitoring. ACTION:

- Review entire estate structure for "if this fails, everything fails"
- Common SPOFs: sole password manager, sole DP, sole copy of will
- Add redundancy where SPOF identified

TIME: 30 minutes EFFORT: Medium IMPACT: High

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TOTAL TIME: ~2.5 hours TOTAL EFFORT: Low-Medium TOTAL IMPACT: Prevents 80% of common failures

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WHEN TO UPGRADE TO FULL REVIEW Do comprehensive 8-section review when:

- Estate value >£5M (complexity warrants detail)
- Cross-border elements (multi-jurisdiction requires rigor)
- Post-incident (after any access failure)
- Executor change (new executor needs full briefing)
- Every 3-5 years minimum (even if minimal review annually)

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RELATED STANDARDS TN-01 — Designated Place Framework (DP access protocols) TN-02 — The Standard Ten (P-Series, R-Series definitions) AUD-10 — 72-Hour Continuity Drill (operational testing) PP-01 — Redaction-First Protocol (privacy during review) R-Series — All registries (R-01 through R-04)

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FOOTER: AUD-11: Annual Review Checklist v1.0 | Page X of 3 | Standard Index Group | Audit Framework

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